"Dead Beat" Is Gone "Slow Pay" Is Going

Co-operation among Memphis retail credit men has practically eliminated the "dead beat"-the man who knowingly and wilfully buys beyond his means, or who evades the payment of his just obligations.

The same instrumentality will now be used by the 203 Memphis retail merchants who are instituting this campaign to bring about the elimination of slow and undesirable accounts, and to impress upon all charge customers alike the necessity of meeting their bills promptly when due.

This is a condition forced upon the retail merchants regardless of their past attitude toward the slow-paying customer. Always an imposition, it is no longer possible, as under pre-war conditions, for the merchant to carry this burden-jobbing and manufacturing terms have been reduced from 60 to 90 days to 30 and even 10 days, and some classes of merchandise can now be bought only for eash. Moreover, increased merchandise costs require the employment of much more working capital than in the "old days."

Today everyone is called upon to contribute his or her full quota to the successful conclusion of the war. Merchants are requested by the government to keep their total assets in as liquid a condition as possible to conserve their capital in every way, and to buy Liberty Bonds and contribute to war funds to the fullest extent. They cannot adequately comply with this request and at the same time permit the further and continued abuse of their 30-day terms.

Nor can man power be conserved if merchants are compelled to maintain an elaborate collection department. It should not be necessary to send a collector for the payment of your account. Six Memphis stores alone have been employing forty persons in this department. This should not be-

Let us be plain. If you have been taking your own time in paying your bills because you felt the merchant was either unable or unwilling to enforce his terms, take heed. Pay your October accounts now-they are due. Remember that your future credit standing depends not on how CAN you pay your bills, but how DO you pay them.

Retail Credit Men's Association

of Memphis

203 Leading Local Firms

ZAMPAGLIONI GIVES **AMERICANIZATION TALK**

Americanization—loyalty to their new country—was the keynote of Capt. Arture Zampaglioni's address to a mass meeting of Italians at Italian hall Sunday afternoon.

Capt. Zampaglioni, who sarved with Cither speaker. ture Zampaglioni's address to a mass meeting of Italians at Italian hall Sunday afternoon.

Capt Zampaglioni, who served with the royal Italian grenadiers until a wound paralyzed his right arm, was

in Memphis as the guest of the Americanization committee of the Chamber of Commerce, and it was to expedite the work of the committee among Memphis Italians that he addressed the meeting Sunday.

In addition to his was that like the committee of the committee o

COLUMBUS, Miss., Nov. 11. (Spl.)-The ban on public gatherings made

rivates Tom Pierce, R. F. D. 1, Box 15, Memphis; William F. Johnson, 710 Sith avenue north, Nashville; Johnnie Jones, R. F. D., i. Warren; James Boyles, Springfield.

in action: Privates Etheri E. R. F. D. 5, Corinth; Sam H. a. R. F. D. 5, Corinth, Sam H. Ins. Togo.

Ins. Togo. , Vaiden. Wounded slightly: Privates Olle D Miller, Picayune; Arthur Bunnels

ARKANSAS. Killed in action: Privates Clarence E. Beely, Springdale; William E. Stone, Hobberton; Joe D. Stout, Atlins. Died from wounds: Private Fred Perkinson, Busseliville; Chester W. Brown, Paragould.

Died accident and other causes: Private George A. Christian, R. F. D. 5. Jonesboro.

Died of disease: Privates David F.
Died of disease: Privates David F.
Thurch, Detonti; Hiram F. Denton,
Mkland; Marvin M. Sipes, Rowell; Will
I Stanford, Burdett; Loren E. Miller,
K. F. D. I, Strickler.
Wounded, degree undetermined:
Lieut Fred G. Beckman, 517 N. 21st
St., Fort Smith; Corporal Lester Carer, Hawk; Privates William J. Hutchmison, Gladys; James A. McDuffee,
Hampton.
Wounded slightly: Privates Thomas
N. Bragg, Conway; Ross Hare, Lincoln; Andrew C. Trent, Batesville.
ALABAMA.
Killed in action: Corporals Ewing

ALABAMA.

Killed in action: Corporals Ewing Jones, R. F. D. 2, Springville; Ellis E. Sanders, Lawley; Private William H. Gors, R. F. D. 2, Piedmont.

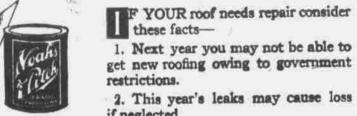
Died from wounds: Corporals William A. Patterson, Pell City; William P. Keys, R. F. D. Moulton; Sam Barr, Bessemer; Privates Lester F. Ferguson, Prospect, rathur F. Hines, Montgomery; James B. Thomas, Gurley. Died of disease: Lieut. Henry A. Adams, Abbeville; Sergeant Andrew Balley, Bessemer; Private Perry E. Daiton, Slocumb.

Wounded severely: Private Newton Armstrong, R. F. D. 3, Hamilton. Wounded severely: Private Newton Armstrong, R. F. D. 3, Hamilton. Wounded severely: Lemison; George H. Forther, R. F. D. 4, Cullman; Dwight Moore, Leeds; Roy C. Wright, Birmingham; Emil A. Isaacson, Mobile; Mark L. Chandler, Birmingham; Grover Gant, Gunteraville; Melvin Leggett, Hartford; George V. Parr, Alabama City. Wounded slightly: Capt. Joe P. Ess-

Hartford; George V. Parr, Alabama
City
Wounded slightly: Capt. Joe P. Esslinger, Alabama City; Sergeant Thomas
M. Frazier, Downs; Corporals Henry
Wingender, Bon Secour; John W. Beiley, R. F. D. 2, Gadaden; Andy Hall,
R. F. D. 3, Lincoln: Bugler Thomas
Flannagan, Anniston; Privates William
F. Moncrief, R. F. D. 7, Gardendale;
Benjamin Russell, Mobile; Ben F. Savyer, Roy; Joe Scott, Bessemer; Lesile
W. Autrey, Lemison; Thomas F. Sanford, Key; James R. Owens, Greenville; Pletcher Webb, Seaboard; Lester
Flynn, Beavertown; Cyrus C. Neshith,
R. F. D. 1, Town Creek, Allan Riley,
Hartford; Hannis R. Smith, Mobile;
John L. Stewart, R. F. D. 3, Hartford;
Jodie F. Rutiedge, R. F. D. 1, Leesburg; Luther Rutledge, Birmingham,
Missing in action: Lieut, Samuel P.
Galllard, Jr., Mobile; Privates Alvin A.
Livingston, R. F. D. 5, Cullman; Clifton
O. Wilsen, R. F. D. 5, Cullman; Clifton
O. Wilsen, R. F. D. 1, Deatsville; Jack
Inman, Tuscumbla,
KENTUCKY.

KENTUCKY.

Killed in action: Sergt, Robert Chalfont, Covington; Corp. Edgar R. Emmert, Heatand, Privates Carl L. Kirchdorfer, Louisville; Ira C. Turner, Sonora; Deed Smith, Columbia. Bob Reese, R. F. D. 2, Fulton; Herbert T. Lawson, Louisville; James Hall, Badger: Addis Higginbotham, Ono; Irwin Hitchcock, Oil Spring; Frank Bradley, Farrent; William E. Fogle, Hodgenville: Dewey Woody, Burnside; Harry F. Kendall, Louisville.
Died from wounds; Privates Alonzo C. Claywell, Bakerton; John Penco, Pency; Douglas Taylor, Narrows.
Died of disease: Corp. Will Parrish, R. F. D. 6. Glasgow; Wagoner Edgar Kittinger, Island; Privates Luther Allen, Bakertown; Cole Day, Hanson; Emmett L. Hart, Big Cility; James A. Clayton, New Hope; Jesse Cummings, Orchard; Jerry Jump, Jonesville; Char-



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these facts-1. Next year you may not be able to get new roofing owing to government

2. This year's leaks may cause loss if neglected.

3. To wait till next year will cost more and be less satisfactory.

4. The only way to avoid these risks is to

REPAIR NOW. Repair and you are guaranteed against loss. You won't require new roofing till long after the war is over.

You can't get as much roofing service for the money in any other way. Patriotism demands that you keep your buildings fully efficient-protecting, not wasting, the property and roofing values you already have. Get best protection with



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lle Obanyon, Burkesville; Leonard Perry, Boones Camp, Irl D. Roy, Se-dalia; James Lloyd, R. F. D. 3, Spring-field; Lesile Skaggs, Samaria. Wounded severely; Corps, Jasper M. Moore, Madisonville; Henry Steward, Grigler

Grigler.
Wounded, degree undetermined:
Sergt Herbert R. Horseman, Salt Lick;
Privates Joseph J. Heintzman, Louisville; James T. Morris, Danville.
Wounded slightly: Privates Wormle
C. Crisp, Monticello; Oscar Fleming,
R. F. D. 2, Stanford.
Missing in action: Cook Monroe
Comba, Lennut; Privates Linnie Romine, Uniontown: Robert Ruhl, R. F.
D. 4, Cynthia; William H. Chiam, Emberton.

LOUISIANA. : Wagoner Edgar wates Luther Al-le Pay, Hanson; Cility; James A. Jesse Cummings, Jonesville; Char-Jener Labadieville; Ignace Landry, Jenertte; Ambrose Cutrar, Amite:

Wilfred Nutter, St. Martinsville; Richard W. Windybank, Loreauville; Velle McHenry, R. F. D. 3, Kelly; Louis La Fasse, Ged.
Wounded severely: Private Robert M. Stockman, Forest Hill.
Wounded slightly: Capt. Sanford P. Brown, De Ridder; Privates A. B. Washington, Lefay; Frank Montalbano, Donaldsonville.
Missing in action: Privates Mike Walsh, New Orleans; Leonard Sparks, Shreveport.

Shreveport.

NORTH CAROLINA.

Killed in action: Capt. Ben F. Dixon, Gastonia; Lieut. Archibald W. Liner, Afton; Sergeants Graham T. Balley, Raleigh; John R. Carroll, High Point; Raymond B. Crabtree, Henderson; Ernest E. Frazier, Warren Planes; Corporals Robert M. Teachey, Raleigh; Oscar W. White, Edenton; Jesse J. Lewis, Mills Springs; Lawrence T. Peeler, R. Mills Springs; Lawrence T. Peeler, R. F. D. 2, Hickory; Hamit H. Powell, Henderson; Leon L. Powell, Marmaduke; Duncan C. Shaw, Lumber Bridge; Oliver W. Howell, Durham; Roland S. Cox, Mount Oliver: Albert M. Slagle, R. F. D. 1, Franklin; V. V. Alexander, Raleigh; Privates Ernest F. Martin, Mount Airy; Charles G. McMillian, Rae-R. F. D. I. Franklin: V. V. Alexander, Raleigh: Privates Ernest F. Martin, Mount Airy; Charles G. McMillian, Raeford: Thomas I. Walsh, R. F. D. I. Boomer: Livie R. Boyles, R. F. D. I. Boomer: Livie R. Boyles, R. F. D. Z. King; William T. Savage, Oak City; Isaac C. Norman, Mount Airy; Harry L. Pigott, Shillotte; William C. Smith, Buffalo: Elijah Triplett, Durham; Julian C. Walker, West Durham; Wade H. Brand, Reidaville; Earnest L. Turner, R. F. D. Z. Tyner; James H. Gardner, Fountain; Jacob R. Alderman, Magnolia; Ed Cox, China Grove; Claude Cannon, Charlotte; David L. Cahoon, Columbia; Severe Cunningham, Wilmot; Charles G. Stowe, Belmont; Wilborn Reid, R. F. D. 1, Jennings; R. N. Holcombe, R. F. D. 4, Candler; Charles E. Howell, Greenmountain; John C. Laney, Rhodhlæs; Jake Sosnik, Winston-Salem; Henry N. Strickland, Louisburg; Newton P. Thomas, Polkton; Oliver Thompson, Durham; Oscar Webb, Macclesfield; William Williams, High Point; Benjamin T. Willis, Williston; Harmon G. Young, Asheville; William D. Harmon, Seagrove; John N. Judkins, Pantego; Fred Kerr, Durham; Raymond J. Partin, R. F. D. Z. Willow Springs; Henry F. Pearson, Gibson; Seth E. Perry, Okisko.

D. 2. Middlesex; John E. Ezzell, Rocky Mount,
Died of disease: Cook Arthur R.
Howell, Thomasville; Privates Jasper L.
Wise. Fontaflora; Robert Baker,
Meadows; Ewart S. Jamerson, Swiss;
Marion Godwin, R. F. D. 2, Selma;
Willis H. Bryant, R. F. D. 1, Bethel;
Luke Ham, R. F. D. 5, Henderson;
James A. Johnson, Angler; Boss Peel,
Jamesville; Horace Williams, R. F. D. 1, Kipling; Claud Lewis, Chadburn,
Wounded severely; Privates Ancel B.
Clark, Morganton; Edward A. Mills, R.
F. D. 1, Willinabow; Archie E. Potts,
R. F. D. 1, Advance; Edwin H. Shuford,
Hickory

Wounded, degree undetermined: Coreral John C. Shutt, Winston-Salem; Vagoner Dorman L. Mercer, Bolivia: Privates Carroll P. Williams, Oxford; tobert J. Steele, R. F. D. 3, Selma, Wounded slightly: Privates Ernest L. Jurray, Altamahaw; Will Robinson, Ellerbe; William Williams, Jamesville, Missing in action: Privates Edgar todford, Windom; Robert P. Grubbs, ireensboro; John B. Carlisle, Tarboro.

MISSOURI.

MISSOURI.

Killed in action: Lieut. Theodore A. Bryan, Moberly: Battalion Sergt.-Maj. Rosswell B. Sayre, Ferguson: Sergt. Albert A. Grosky, St. Louis: Mechanic Eugene S. Withington, St. Louis: Corps. Albert J. Harden, Elwood: Wilbur C. Odam, Unionville: Robert R. Mahon, St. Louis: Bdward J. Kenney, R. F. D. 5, Cameron: Cook Frank H. Fieming, Doe Run; Privates George B. Chester, Kansas City: Ora R. Clark, Keytesville: Harry M. Nickels, Kahoka; Charles E. Milburn, St. Joseph: Ferdinand Thomure. St. Louis: Pearl G. Smith, Queen City: Roy Anderson, Esex: Andrew B. Carrigan, St. Louis: Claude D. Fleming, Maitland: Reuben J. Smith, St. Joseph; John Province, Jr., Irondale: Harvey L. Sibert, Sedalis: Walter Southern, Steele: John L. Vollmar, Cabool: Eyerett A. Smith, Red Top: John T. Barnby, Kansas City; Henry L. Darden, Clinton, Arthur P. Kirtley, St. Joseph; Leon R. Tester, Grove Spring: Robert L. Buren, St. Louis: Ralph J. Storey, Brookfield: John W. Klous, Luray: Huber Smart, Lebanon: Henry Horten, St. Louis: Myl W. Howe, Elmer: Claude E. Kessler, Webb City; Herbert C. Pipes, Rocheport.
Died from wounds: Sergis. Duerall C. Satterfield, St. Louis: Ralph R. Harper, St. Joseph; Corp. Leslie Woodmansee, Purcell: Privates Nelvy E. Cox, Guthrie: Anthony Henkel, Kansas City; Earl C. Payne, St. Joseph; Tom D. Burr, Mindenmines: Frank X. Fraas, R. F. D. 4, Kansas City; Ross A. Hubbell, Farber: Cornelius E. Prohl, Roach; Everett P. Smith, Gladden: Died, accident and other sauses: Pri-

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vate Carl J. Clapper, R. F. D. 3, Neosho.

Died of disease: Corps. Charles C. Conover, Bonne Terre; Louis Lehr, St. Louis; Wagoner Harold Hewlett, Newtonia; Privates John W. Cole, Ashland; Grover C. Mooney, R. F. D. I, Frestus; Carl G. Carlson, Sedalia; Berfie, L. Fletchali, Grant City; Conrad A. Bode, St. Elizabeth; Charles A. Frederick, Louisiana; Richard W. Haller, Boonville; John Irving, St. Louis; Clifford K. Bennett, Stella; Rufus O. Kincaid, R. F. D. 2, Lathrop, Daniel E. Hendricks, Joplin; Murl Kirby, Howland; Prentiss M. Johnson, St. Louis; Leo Miller, Acorn; Walter C. Street, R. F. D. 1, Norwood; John W. Roper, Fayette; Victor E. Ferguson, Kansas City; Perry L. Smith, Blackwater; Robert Smith, Seymour.

Wounded severely; Corp. Walter A. Henze, Flemington: Privates Sherman D. Beckley, Sedalia; Corbett Goss, Brownsville; Rudolph Wild, St. Louis; Robert C. Sumrow, Menfro; Sebastiano Urzi, St. Igouis.

Wounded, degree undetermined; Privates Myron E. Hanover, Nevada; Fred A. Renick, St. Louis.

Wounded slightly: Lleut. Frank D. Kent, Clinton; Sergt. Elmer J. Thomas, Birch Tree; Corp. Stanley A. Mossman, Peculiar; Privates Willard M. Norris, Sedalia; Raymond P. Wattenbarger, Cora; Joseph G. Woods, Holden; Edward F. Stackle, St. Genevieve; William B. Lybarger, Poplar Bluff; Faul J. Lindsey, Kansas City; Pearl R. Schrage, Hurdland.

Missing in action: Albert E. Payne, Springfield; Albert B. Alexander, Seymour.

BLUE MOUNTAIN BOY DIES OF WAR WOUNDS

BLUE MOUNTAIN, Miss., Nov. 11. ington has just notified Willis Jackson, of this place, of the death in France of his son, Sergt. Grady Jackson, sup

of his son, Sergt, Grady Jackson, supply company, 116th infantry, American expeditionary forces, who died back of the lines on Oct. 11 from wounds received in action in a recent American drive.

Sergt, Jackson, who was about 21 years old and who had his schooling in Mississippi Heights academy here, joined the United States army last April, being sent first to Camp Pike, then to Camp Gordon, and finally dispatched to France about three or four months ago. He is the first Blue Mountain soldier boy officially reported killed in France, though Private Merritt B. Durham has been missing in action for more than three months and a number of other local lads have been wounded in battle.

NEGRESS KILLS SELF.

COLUMBUS, Miss., Nov. 11. (Spl. leorgia Timberlake, a negress, commed suicide by taking carbolic acid er home in the northeastern portif the city, despondency over ill heat aving, it is said, prompted her actie

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Elecie Work

SMALL BANK COUNTS INVITED ARANTY BANK & TRUST CO.

State and County Taxes

State and County Taxes for 1918 were due October 1, 1918, and under the law will be delinquent on and after March 1, 1919

I have no authority to extend the time and penalties will positively be added to all bills paid after Feb. 28, 1919. Real estate agents and large property holders are urged to get lists ready. Save yourself costs and inconvenience by paying in advance of the final rush.

> E. H. CRUMP **COUNTY TRUSTEE**